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|---|----------------------------------|-----------------------|
| Information to identify the case: | | |
| Debtor 1 | Mark Edward Danyo | |
| | First Name | Middle Name Last Name |
| Debtor 2 (Spouse, if filing) | First Name Middle Name Last Name | |
| United States Bankruptcy Court District of New Jersey | | |
| Case number: 19-12380-CMG | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark Edward Danyo

5/14/24

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Mark Edward Danyo
Debtor

Case No. 19-12380-CMG
Chapter 13

District/off: 0312-3
Date Rcvd: May 14, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2024:

| Recip ID | Recipient Name and Address |
|-----------------|--|
| db | + Mark Edward Danyo, 309 Wayne Avenue, Pine Beach, NJ 08741-1548 |
| cr | + Toyota Motor Credit Corporation, P.O. Box 340514, Tampa, FL 33694-0514 |
| 518030834 | + Richard J. Tracy, III., Esq., 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835 |
| 518010831 | + State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245 |
| 518028807 | + TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507 |

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------------|---|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | May 14 2024 20:59:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | May 14 2024 20:59:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 518010813 | + EDI: BANKAMER | May 15 2024 00:39:00 | Bank Of America, Po Box 982238, El Paso, TX 79998-2238 |
| 518010812 | + EDI: BANKAMER | May 15 2024 00:39:00 | Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413 |
| 518010814 | + EDI: TSYS2 | May 15 2024 00:39:00 | Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801 |
| 518010815 | + EDI: TSYS2 | May 15 2024 00:39:00 | Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803 |
| 518133147 | + Email/Text: RASEBN@raslg.com | May 14 2024 20:58:00 | Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 518186758 | + EDI: CITICORP | May 15 2024 00:39:00 | Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432 |
| 518010819 | + EDI: CITICORP | May 15 2024 00:39:00 | Citibank/Sunoco, Po Box 6497, Sioux Falls, SD 57117-6497 |
| 518010818 | + EDI: CITICORP | May 15 2024 00:39:00 | Citibank/Sunoco, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034 |
| 518010820 | + EDI: CITICORP | May 15 2024 00:39:00 | Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034 |
| 518010821 | + EDI: CITICORP | May 15 2024 00:39:00 | Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497 |
| 518010823 | + EDI: CITICORP | May 15 2024 00:39:00 | Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217 |

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| 518010822 | + EDI: CITICORP | May 15 2024 00:39:00 | Citicards Cbna, Citi Bank, Po Box 6077, Sioux Falls, SD 57117-6077 |
| 518179964 | EDI: CRFRSTNA.COM | May 15 2024 00:39:00 | Credit First NA, PO Box 818011, Cleveland, OH 44181-8011 |
| 518010825 | + EDI: CRFRSTNA.COM | May 15 2024 00:39:00 | Credit First National Association, 6275 Eastland Rd, Brookpark, OH 44142-1399 |
| 518010824 | + EDI: CRFRSTNA.COM | May 15 2024 00:39:00 | Credit First National Association, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315 |
| 518010826 | + Email/Text: GCSBankruptcy@gcserv.com | May 14 2024 20:58:00 | GC Servcies Limited Partnership, 6330 Gulfton, Houston, TX 77081-1108 |
| 518010827 | EDI: IRS.COM | May 15 2024 00:39:00 | Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346 |
| 518010816 | EDI: JPMORGANCHASE | May 15 2024 00:39:00 | Chase Card Services, Correspondence Dept, PO Box 15298, Wilmington, DE 19850 |
| 518010817 | EDI: JPMORGANCHASE | May 15 2024 00:39:00 | Chase Card Services, P.o. Box 15298, Wilmington, DE 19850 |
| 518173757 | Email/PDF: resurgentbknotifications@resurgent.com | May 14 2024 21:02:13 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 518184357 | EDI: PRA.COM | May 15 2024 00:39:00 | Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541 |
| 518184416 | EDI: PRA.COM | May 15 2024 00:39:00 | Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541 |
| 518010828 | EDI: SYNC | May 15 2024 00:39:00 | PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658 |
| 518010829 | + Email/Text: bankruptcyteam@quickenloans.com | May 14 2024 20:59:00 | Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433 |
| 518010830 | + Email/Text: bankruptcyteam@quickenloans.com | May 14 2024 20:59:00 | Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573 |
| 518068305 | + Email/Text: bankruptcyteam@quickenloans.com | May 14 2024 20:59:00 | Quicken Loans Inc., 635 Woodward Avenue,, Detroit, MI 48226-3408 |
| 519662524 | + Email/Text: bankruptcyteam@quickenloans.com | May 14 2024 20:59:00 | Rocket Mortgage, LLC, f/k/a Quicken Loans, LLC, f/k/a Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408 |
| 518157166 | + Email/Text: bncmail@w-legal.com | May 14 2024 20:59:00 | SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132 |
| 518010832 | EDI: TDBANKNORTH.COM | May 15 2024 00:39:00 | TD Bank, Attn: Bankruptcy, 1701 Rt 70 E, Cherry Hill, NJ 08034 |
| 518010833 | EDI: TDBANKNORTH.COM | May 15 2024 00:39:00 | TD Bank, Po Box 219, Lewiston, ME 04243 |
| 518010834 | EDI: TDBANKNORTH.COM | May 15 2024 00:39:00 | TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243 |
| 518010835 | EDI: TDBANKNORTH.COM | May 15 2024 00:39:00 | TD Bank, N.A., 70 Gray Rd, Portland, ME 04105 |
| 518028807 | ^ MEBN | May 14 2024 20:53:06 | TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507 |
| 518010837 | Email/Text: TFS_Agency_Bankruptcy@toyota.com | May 14 2024 20:59:00 | Toyota Financial Services, 111 W 22nd St, Oakbrook, IL 60521 |
| 518010836 | + Email/Text: TFS_Agency_Bankruptcy@toyota.com | May 14 2024 20:59:00 | Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52408-8026 |
| 518076361 | + Email/Text: ToyotaBKNotices@nationalbankruptcy.com | | |

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| 519106379 | Email/PDF: bncnotices@becket-lee.com | May 14 2024 20:58:00 | Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013 |
| 518067413 | + Email/Text: ToyotaBKNotices@nationalbankruptcy.com | May 14 2024 21:01:26 | Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 518010838 | + Email/Text: TFS_Agency_Bankruptcy@toyota.com | May 14 2024 20:58:00 | Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013 |
| 518166762 | + EDI: AIS.COM | May 14 2024 20:59:00 | Toyota Motor Leasing, PO Box 105386, Atlanta, GA 30348-5386 |
| | | May 15 2024 00:39:00 | Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2024 at the address(es) listed below:

| Name | Email Address |
|---------------------|---|
| Albert Russo | on behalf of Trustee Albert Russo docs@russotrustee.com |
| Albert Russo | docs@russotrustee.com |
| Denise E. Carlon | on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmillawgroup.com bkgroup@kmillawgroup.com |
| Gavin Stewart | on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com |
| Robert Cameron Legg | on behalf of Debtor Mark Edward Danyo courtdocs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com |
| Steven P. Kelly | on behalf of Creditor QUICKEN LOANS INC. skelly@sterneisenberg.com bkecf@sterneisenberg.com |
| Steven P. Kelly | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. skelly@sterneisenberg.com, bkecf@sterneisenberg.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 8